UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

MELVIN TORRES : Bankruptcy No. 20-10747 PMM

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Debtor : Chapter 13

CERTIFICATION OF NO ANSWER

AND NOW, this 5th day of May, 2020, David S. Gellert, Esquire, of David S. Gellert, P.C., attorney for the above-captioned Debtor, hereby certifies that no answer was filed or served on him regarding the Notice of Motion, Response Deadline and Hearing Date with respect to the Debtor's Motion to Avoid Lien of Midland Funding LLC.

s/ David S. Gellert

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